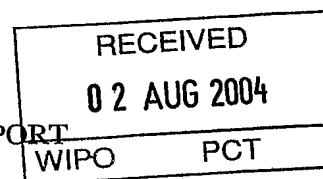


## PATENT COOPERATION TREATY

PCT

## INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)



|   |   |   |
|---|---|---|
| Applicant's or agent's file reference<br>60021-375730   | <b>FOR FURTHER ACTION</b> See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416) |   |
| International application No.<br>PCT/US02/25488   | International filing date (day/month/year)<br>09 August 2002 (09.08.2002)   | Priority date (day/month/year)<br>13 August 2001 (13.08.2001) |
| International Patent Classification (IPC) or national classification and IPC<br>IPC(7): G06F 17/60, G06F 3/00, G09B 19/00 and US Cl.: 345/854, 434/350, 705/8, 705/26, 705/35, 705/36, 706/45 |   |   |
| Applicant<br>ACCENTURE LLP  |   |   |

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

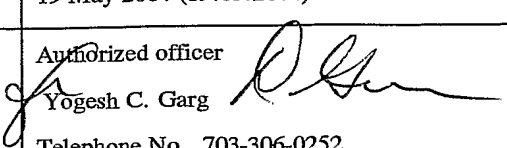
2. This REPORT consists of a total of 5 sheets, including this cover sheet.

☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of \_\_\_ sheets.

3. This report contains indications relating to the following items:

- I ☒ Basis of the report
- II ☐ Priority
- III ☐ Non-establishment of report with regard to novelty, inventive step and industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

|   |  |
|---|--|
| Date of submission of the demand<br>12 March 2003 (12.03.2003)  | Date of completion of this report<br>19 May 2004 (19.05.2004)  |
| Name and mailing address of the IPEA/US<br>Mail Stop PCT, Attn: IPEA/US<br>Commissioner for Patents<br>P.O. Box 1450<br>Alexandria, Virginia 22313-1450<br>Facsimile No. (703) 305-3230 | Authorized officer<br><br>Yogesh C. Garg<br>Telephone No. 703-306-0252 |

## INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.

PCT/US02/25488

**I. Basis of the report**

## 1. With regard to the elements of the international application:\*

- ☒ the international application as originally filed.
- ☒ the description:  
pages 1-20 as originally filed  
pages NONE, filed with the demand  
pages NONE, filed with the letter of \_\_\_\_\_.
- ☒ the claims:  
pages 21-24, as originally filed  
pages NONE, as amended (together with any statement) under Article 19  
pages NONE, filed with the demand  
pages NONE, filed with the letter of \_\_\_\_\_.
- ☒ the drawings:  
pages 1-14, as originally filed  
pages NONE, filed with the demand  
pages NONE, filed with the letter of \_\_\_\_\_.
- ☐ the sequence listing part of the description:  
pages NONE, as originally filed  
pages NONE, filed with the demand  
pages NONE, filed with the letter of \_\_\_\_\_.

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language \_\_\_\_\_ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in printed form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

4. ☐ The amendments have resulted in the cancellation of:

- ☐ the description, pages NONE
- ☐ the claims, Nos. NONE
- ☐ the drawings, sheets/fig NONE

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).\*\*

\* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

\*\* Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report.

# INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.  
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## V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

### 1. STATEMENT

|                               |   |     |
|-------------------------------|---|-----|
| Novelty (N)                   | Claims <u>6-7, 14-15, &amp; 22-23</u>   | YES |
|                               | Claims <u>1-5, 8-13, 16-21 &amp; 24</u> | NO  |
| Inventive Step (IS)           | Claims <u>6-7,14-15, &amp;22-23</u>     | YES |
|                               | Claims <u>1-5, 8-13, 16-21 &amp; 24</u> | NO  |
| Industrial Applicability (IA) | Claims <u>1-24</u>                      | YES |
|                               | Claims <u>NONE</u>                      | NO  |

### 2. CITATIONS AND EXPLANATIONS

Please See Continuation Sheet

# INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.  
PCT/US02/25488

## Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

1. Claims 1-5, 8, 9-13, 16, 17-21, and 24 lack novelty under PCT Article 33(2) as being anticipated by Press release, "Kana and Weblin Team to Provide Industry's Most Comprehensive Online Customer Interaction Solution "; Business Wire; New York; Apr 20, 1999, pages 1-3, extracted on Internet from <http://proquest.umi.com> on 03/04/2003, hereinafter, referred to as Weblin.

Regarding claims 1-5, and 8, Weblin teaches a method for providing a communication medium over a wide area network, including the Internet, for a financial modeling and counseling system comprising: providing automated financial coaching in a web-based environment; displaying to a user a plurality of communication options with a live advisor in said web page environment; and enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching in a collaborative medium for sharing data between said user and a live advisor upon the selection of a communication option from electronic mail, online chat, voice or talk with stand alone telephone options

(The applicant's claims are directed to establishing a variety of automated communication options, in a web-based environment, between user and live advisor to provide financial coaching and Weblin supported by Press release, " Weblin Communications' Products Selected By Trimark Investments To Increase Service On financial Adviser Web Site "; Business Wire; March 22, 1999, extracted on Internet from Dialog database on 02/26/2003 and combined with Schileru-Key discloses the recited limitations (see at least Weblin , page 2, under the head, " About the Weblin Solution .....The Weblin Collaboration Server enables company representatives to share information with customers over the Web....while conducting a voice conversation or text chat....integrating multimedia types-including PSTN calls, interactive Web sessions, e-mail, text chat and voice-over-IP calls-----", and head, " About Weblin Communications.....Customers include .....financial services....such as Putnam Investments, Trimark Investment management Inc....."). As per the disclosure in Weblin that Trimark Investment management uses Weblin software a detail enabling disclosure is presented in the Press release, wherein it is explicitly shown/suggested that Trimark, while using Weblin software provides financial coaching (see press release, page 1, "....Trimark is committed to providing leading-edge customer service in the financial services industry....To enable this new real-time service option, Trimark has implemented Weblin Communications' Collaboration

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## Supplemental Box

(To be used when the space in any of the preceding boxes is not sufficient)

Server.....The Weblane Collaboration Server enables Trimark representatives to share information with financial advisers over the Web-including Web pages, forms or applications.....allowing Trimark representatives to respond to Web requests and telephone calls from within a common queue on their desktops and provide a consistent, unified face to their customers to their customers.....visitors to Trimarks' Financial Advisers Web site can click on a "Call Me Now" button.....they can co-navigate the Web, securely share electronic documents....").

Regarding system claims 9-13, and 16, and a computer program readable medium claims 17-21, and 24, their limitations correspond to the limitations of method claims 1-5, and 8 and are therefore analyzed and rejected using the same rationale.

2. Claims 6-7, 14-15, and 22-23 meet the criteria set out in PCT Article 33(2)-(3), because the prior art does not teach or fairly suggest using communication options consisting of video clips and streaming video.